

Information to identify the case:

Debtor 1

Shabnam Baig

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5266

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 22-19465-VFP

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shabnam Baig

5/19/23**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shabnam Baig
Debtor

Case No. 22-19465-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 19, 2023

User: admin
Form ID: 318

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

Recip ID	Recipient Name and Address
db	+ Shabnam Baig, 22 East 4th Street, Bayonne, NJ 07002-4204
519780258	+ Allstate Payments, 1501 N Plano Rd, Suite 100, Richardson, Tx 75081-2493
519780260	+ Biny A. Baig, 22 East 4th Street, Bayonne, NJ 07002-4204
519780267	+ Leopold & Associates, PLLC, 80 Business Park Drive - Suite 110, Armonk, NY 10504-1704
519780270	+ ORIX REAL ESTATE CAPITAL INC., 1717 Main Street - Suite 900, Dallas, TX 75201-4687
519780273	RTLJ-NJ-LLC, PO Box 8401, Carol Stream, IL 60197-8401
519780279	+ TRINITY FINANCIAL SERVICES, LLC, 4521 PGA BLVD., #295, PALM BEACH GARDENS, FL 33418-3997
519780278	+ Trinity Financial Services LLC, 1061 Bomar Ct, Mars, PA 16046-3046
519780280	US Bank as Cust for PFS Finl 1, LLC, 60 South 16th Street - Suite 2050, Philadelphia, PA 19102

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 19 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 19 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 20 2023 00:27:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519780259	+ Email/PDF: bncnotices@becket-lee.com	May 19 2023 20:51:47	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519780262	+ EDI: CRFRSTNA.COM	May 20 2023 00:27:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
519780261	+ Email/Text: bankruptcy@cavps.com	May 19 2023 20:39:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
519780263	EDI: CITICORP.COM	May 20 2023 00:27:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519780264	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 19 2023 20:51:38	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
519780265	+ Email/Text: bankruptcydepartment@tsico.com	May 19 2023 20:39:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
519780266	^ MEBN	May 19 2023 20:36:41	KML Law Group PC, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
519780268	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2023 20:39:00	Midland Credit Management, Inc., 320 E Big Beaver Rd, # 300, Troy, MI 48083-1271
519780269	+ EDI: CBS7AVE	May 20 2023 00:27:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th

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519780271	EDI: PRA.COM		Avenue, Monroe, WI 53566-1364
		May 20 2023 00:27:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519780272	+ Email/PDF: resurgentbknofications@resurgent.com	May 19 2023 20:41:08	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
519780274	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 19 2023 20:39:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
519782417	+ EDI: RMSC.COM	May 20 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519780276	EDI: TDBANKNORTH.COM	May 20 2023 00:27:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
519780277	+ Email/Text: ar@figadvisors.com	May 19 2023 20:39:00	TFS Cust for FIG CAP INV NJ13, LLC, PO Box 54472, New Orleans, LA 70154-4472
519780281	+ EDI: VERIZONCOMB.COM	May 20 2023 00:27:00	Verizon Wireless Bankruptcy Administrati, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519780275		Syncb/walmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to Lasalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities I T dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald V. Biase	dbiase4236@gmail.com dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com;ecf.alert+Biase@titlexi.com
Ryan L. Gentile	on behalf of Debtor Shabnam Baig rlg@lawgmf.com rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4